

ABSTRACT OF THE DISCLOSURE

The present invention provides an individual authentication method employing an authentication key which is capable of reliably preventing the illegal use of cards by others, and yet does not require special efforts by the card owner to memorize the same. This individual authentication method is capable of determining whether a card user is the true card owner by registering, together with a personal identification number, personal information relating to private data of the card owner in a device managed directly or indirectly by the card-issuing institution at the time of issuance of the card; randomly selecting for each transaction one or more questions from among a plurality of questions based on the personal information and requesting the card user to answer the questions upon using the card; and verifying the answer contents with the contents of the registered personal information for determining whether the card user is the true card owner.